Electronic Acknowledgement Receipt					
EFS ID:	6105485				
Application Number:	10537636				
International Application Number:					
Confirmation Number:	4937				
Title of Invention:	Real-time insurance policy underwriting and risk management				
First Named Inventor/Applicant Name:	C. Suresh Kumar				
Customer Number:	24033				
Filer:	Janaki K. Davda				
Filer Authorized By:					
Attorney Docket Number:	94.04				
Receipt Date:	18-SEP-2009				
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Application Type:	U.S. National Stage under 35 USC 371				

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Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
Amendment/Req. Reconsideration-After Non-Final Reject	9404_T-Amend1_091809.pdf	57932	no	1	
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Warnings:	'				
Information:					
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2			a37631a8d20f39d1c248610fd1428f50702d 7c9f		
	Multipa	art Description/PDF files in	zip description		
Amendment/Req. Reconsideration		cription	Start	End	
		on-After Non-Final Reject	1	1	
	Specification		2	2	
	Claims		3	12	
	Applicant Arguments/Remarks Made in an Amendment		13	20	
	Drawings-only black and v	21	207		
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	n the PDF is too large. The pages should be oper and may affect subsequent processing		itted, the pages will be res	sized upon en	ntry into the
Information:					
3 Extension of Time	9404_PetExtTime_091809.pdf	76070	no	1	
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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.